

Senate File 354 - Reprinted

SENATE FILE _____
BY COMMITTEE ON COMMERCE

(SUCCESSOR TO SF 299)

Passed Senate, Date _____ Passed House, Date _____
Vote: Ayes _____ Nays _____ Vote: Ayes _____ Nays _____
Approved _____

A BILL FOR

1 An Act establishing pilot projects requiring the division of
2 insurance to allow flexible small employer group health
3 insurance coverage and requiring the insurance division to
4 review insurance rating issues affecting small employers.
5 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:
6 TLSB 2914SV 81
7 av/gg/14

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1 1 Section 1. SMALL EMPLOYER GROUP HEALTH INSURANCE PILOT
1 2 PROJECTS == REPORTS. The division of insurance of the
1 3 department of commerce shall study and implement one or more
1 4 small employer group health insurance pilot projects for the
1 5 purpose of providing small employers greater flexibility in
1 6 the types of group health insurance coverage available for
1 7 their employees. For purposes of this section, "small
1 8 employer" means the same as defined in section 513B.2. Target
1 9 groups for the pilot projects shall be small employers who
1 10 currently do not offer health insurance to their employees.
1 11 For the purposes of implementing the pilot projects, the
1 12 division of insurance may waive current statutory and
1 13 regulatory requirements applicable to small group health
1 14 insurance coverage pursuant to chapter 513B, and benefit
1 15 mandates under chapters 509, 514, 514B, and 514C. The
1 16 division may consider rate incentives for lifestyle changes
1 17 and disease management programs, or other related options as
1 18 determined by the division. In addition, the division shall
1 19 review the unique health insurance rating issues that affect
1 20 small employers to see if current rating requirements
1 21 adequately address this group. The projects shall be
1 22 implemented commencing during the fiscal year beginning July
1 23 1, 2005, and shall end by June 30, 2008. The division shall
1 24 submit an annual evaluation of the results of the pilot
1 25 projects and of its review of rating issues to the general
1 26 assembly on or before December 15, 2005, and on or before
1 27 December 15 of each year thereafter while the pilot projects
1 28 are being implemented and shall submit a final report
1 29 summarizing the results of the pilot projects to the general
1 30 assembly on or before December 15, 2008.
1 31 SF 354
1 32 av:nh/cc/26